

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS

CHAPTER 13 PLAN COVER SHEET

Filing Date: June 23, 2010

Docket #: \_\_\_\_\_

Debtor: Jalil Pazi

Co-Debtor: Flavia Pazi

SS#: xxx-xx-3535

SS#: xxx-xx-2837

Address: 117 Highland Street  
Marlborough, MA 01752

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Marlborough, MA 01752

Debtor's Counsel: Walter W. Jabs, Jr. 248360

530 Boston Post Road East  
Suite E-1  
Address: Marlboro, MA 01752

Telephone #: (508) 229-0909

Facsimile #: (508) 485-8037

ATTACHED TO THIS COVER SHEET IS THE CHAPTER 13 PLAN FILED BY THE DEBTOR(S) IN THIS CASE. THIS PLAN SETS OUT THE PROPOSED TREATMENT OF THE CLAIMS OF CREDITORS. THE CLAIMS ARE SET FORTH IN THE BANKRUPTCY SCHEDULES FILED BY DEBTOR(S) WITH THE BANKRUPTCY COURT.

YOU WILL RECEIVE OR HAVE RECEIVED A SEPARATE NOTICE FROM THE BANKRUPTCY COURT OF THE SCHEDULED CREDITORS' MEETING PURSUANT TO 11 U.S.C. § 341. THAT NOTICE WILL ALSO ESTABLISH THE BAR DATE FOR FILING PROOFS OF CLAIMS.

PURSUANT TO THE MASSACHUSETTS LOCAL BANKRUPTCY RULES, YOU HAVE UNTIL FIFTEEN (15) DAYS AFTER THE SECTION 341 MEETING TO FILE AN OBJECTION TO CONFIRMATION OF THE CHAPTER 13 PLAN, WHICH OBJECTION MUST BE SERVED ON THE DEBTOR, DEBTOR'S COUNSEL AND THE CHAPTER 13 TRUSTEE.

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS

CHAPTER 13 PLAN

Docket # \_\_\_\_\_

DEBTORS: (H) Jalil Pazi SS# xxx-xx-3535  
(W) Flavia Pazi SS# xxx-xx-2837

TERM OF THE PLAN 60 Months

(If the plan is longer than thirty-six (36) months, a statement of cause pursuant to 11 U.S.C. § 1322 (d) must be attached hereto.)

PLAN PAYMENT: Debtor(s) to pay monthly: \$ 894.00

I. SECURED CLAIMS

A. CLAIMS TO BE PAID THROUGH THE PLAN (INCLUDING ARREARS):

Creditor	Description of claim (pre-petition arrears, purchase money, etc.)	Amount of claim
<u>Bank Of America</u>	<u>Pre-petition arrears Second Mortgage Highland Street, Marlboro, MA</u>	<u>\$ 2,857.40</u>
<u>Chase Home Finance</u>	<u>Pre-petition arrears First Mortgage Highland Street, Marlboro, MA</u>	<u>\$ 27,928.71</u>

Total of secured claims to be paid through the Plan \$ 30,786.11

B. CLAIMS TO BE PAID DIRECTLY TO CREDITORS (Not through Plan):

Creditor	Description of Claim
<u>Bank Of America</u>	<u>Second Mortgage Highland Street, Marlboro, Massachusetts</u>
<u>Chase Home Finance</u>	<u>First Mortgage Highland Street, Marlboro, Massachusetts</u>
<u>CMG Supp. Serv Roseville</u>	<u>First Mortgage Mechanic Street, Marlboro, Massachusetts</u>

II. PRIORITY CLAIMS

Creditor	Description of claim	Amount of claim
<u>City of Marlborough</u>	<u></u>	<u>\$ 8,119.00</u>

Total of priority claims to be paid through the plan \$ 8,119.00

III. ADMINISTRATIVE CLAIMS

A. Attorneys fees (to be paid through the plan): \$ 0.00  
(to be paid in first 12 months of plan)

B. Miscellaneous fees:

Creditor	Description of claim	Amount of claim
<u>-NONE-</u>		\$ _____

C. The chapter 13 trustee's fee is determined by order of the United States Attorney General. The calculation of the Plan payment set forth below utilizes a 10% trustee's commission. In the event that the trustee's commission is less than 10%, the additional funds collected by the trustee shall be disbursed to unsecured creditors up to 100% of the allowed claims.

IV. UNSECURED CLAIMS

The general unsecured creditors shall receive a dividend of 3.90428 % of their claims.

A. General unsecured claims:  
\$ 240,016.00

B. Undersecured claims arising after lien avoidance/cramdown:

Creditor	Description of claim	Amount of claim
<u>-NONE-</u>		\$ _____

Total of A + B general unsecured claims: \$ 240,016.00

C. Multiply total by percentage of dividend: \$ 9,370.89  
(Example: Total of \$38,500.00 x .22 dividend = \$8,470.00)

D. Separately classified unsecured claims (co-borrower/student loan, etc.) :

Creditor	Description of claim	Amount of claim
<u>-NONE-</u>		\$ _____

Total amount of separately classified claims payable at \_\_\_\_% \$ 0.00

V. OTHER PROVISIONS

A. Liquidation of assets to be used to fund plan:

B. Modification of Secured Claims: Set forth details of modifications below or on attached sheets. This information should include name of creditor and detailed explanation of the modification. The total amount of the secured claim that is to be paid through the plan (inclusive of interest) should be set forth in Section I of this Plan.

Creditor	Modification
<u>-NONE-</u>	

C. Miscellaneous provisions:

# VI. CALCULATION OF PLAN PAYMENT

a. Secured claims (Section I-A Total):	\$	<u>30,786.11</u>
b. Priority claims (Section II Total):	+\$	<u>8,119.00</u>
c. Administrative claims (Section III A + B Total):	+\$	<u>0.00</u>
d. General unsecured claims (Section IV-C Total):	+\$	<u>9,370.89</u>
e. Separately classified unsecured claims (Section IV-D Total):	+\$	<u>0.00</u>
f. Total of (a) through (e) above:	=\$	<u>48,276.00</u>
g. Divide (f) by .90 for total including Trustee's fee:	Cost of Plan = \$	<u>53,640.00</u>

(This represents the total amount to be paid into the chapter 13 plan)

h. Divide (g) Cost of Plan by Term of plan:		<u>60</u> months
i. Round up to nearest dollar:	Monthly Plan Payment: \$	<u>894.00</u>

(Enter this amount on page 1)

Pursuant to 11 U.S.C. § 1326(a) (1), unless the Court orders otherwise, a debtor shall commence making the payments proposed by a plan within thirty (30) days after the plan is filed.

## LIQUIDATION ANALYSIS

### I. Real Estate:

Address	Fair Market Value	Recorded Liens (Schedule D)
<u>117 Highland Street, Marlboro, MA</u>	\$ <u>200,000.00</u>	\$ <u>204,211.00</u>
<u>80 Mechanics Street Marlboro, MA 01752</u>	\$ <u>125,000.00</u>	\$ <u>117,127.00</u>
Total Net Equity for Real Property:	\$ <u>7,873.00</u>	
Less Exemptions (Schedule C):	\$ <u>7,873.00</u>	
Available Chapter 7:	\$ <u>0.00</u>	

### II. Automobile (Describe year, make and model):

<u>2002 Kia Sedonia Van</u>	Value \$	<u>2,235.00</u>	Lien \$	<u>0.00</u>	Exemption \$	<u>2,235.00</u>
<u>2000 Sierra Pick Up Truck</u>	Value \$	<u>2,225.00</u>	Lien \$	<u>0.00</u>	Exemption \$	<u>2,225.00</u>
<u>2001 Silverado Dump Truck</u>	Value \$	<u>14,000.00</u>	Lien \$	<u>0.00</u>	Exemption \$	<u>14,000.00</u>
<u>2000 Econline Van 150</u>	Value \$	<u>1,575.00</u>	Lien \$	<u>0.00</u>	Exemption \$	<u>0.00</u>
<u>1993 Econoline Van 150</u>	Value \$	<u>625.00</u>	Lien \$	<u>0.00</u>	Exemption \$	<u>0.00</u>
Net Value of Equity:	\$	<u>20,660.00</u>				
Less Exemptions (Schedule C):	\$	<u>18,460.00</u>				
Available Chapter 7:	\$	<u>2,200.00</u>				

III. All Other Assets (All remaining items on Schedule B): (Itemize as necessary)

Value:\$ 13,549.00 Less Exemptions (Schedule C): \$ 12,700.00  
Available Chapter 7: \$ 849.00

SUMMARY (Total amount available under Chapter 7):

Net Equity (I and II) Plus Other Assets (III) less all claimed exemptions: \$ 3,049.00

Additional Comments regarding Liquidation Analysis:

Pursuant to the Chapter 13 rules, the debtor or his or her counsel is required to serve a copy of the Amended Plan upon the Chapter 13 trustee, all creditors and interested parties, and to file a certificate of service accordingly.

/s/ Walter W. Jabs, Jr.

June 23, 2010

Walter W. Jabs, Jr. 248360

Date

Debtor's counsel

Address: 530 Boston Post Road East  
Suite E-1  
Marlboro, MA 01752

Telephone #: (508) 229-0909 Fax:(508) 485-8037

I/WE DECLARE UNDER THE PENALTIES OF PERJURY THAT THE FOREGOING REPRESENTATIONS OF FACT ARE TRUE AND CORRECT TO THE BEST OF OUR KNOWLEDGE AND BELIEF.

Date June 23, 2010

Signature /s/ Jalil Pazi

Jalil Pazi  
Debtor

Date June 23, 2010

Signature /s/ Flavia Pazi

Flavia Pazi  
Joint Debtor

**United States Bankruptcy Court  
District of Massachusetts**

In re **Jalil Pazi  
Flavia Pazi**

Debtor(s)

Case No.

Chapter **13**

**CERTIFICATE OF SERVICE**

I hereby certify that on **June 23, 2010**, a copy of **Chapter 13 Plan with Certificate of Service** was served electronically or by regular United States mail to all interested parties, the Trustee and all creditors listed below.

**American Express**

**Amex**

**Bank Of America**

**Bank Of America**

**Bank Of America**

**Capital 1 Bank**

**Capital 1 Bank**

**Chase Home Finance**

**Citi**

**Citi**

**City of Marlborough**

**CMG Supp. Serv Roseville**

**Collection**

**Discover Fin Svcs Llc**

**Gemb/gap**

**Pnc Mortgage Servicing**

**Verizon New England In**

**Washington Mutual / Providian**

**/s/ Walter W. Jabs, Jr.**

**Walter W. Jabs, Jr. 248360**

**Law Office of Walter W. Jabs, Jr.**

**530 Boston Post Road East**

**Suite E-1**

**Marlboro, MA 01752**

**(508) 229-0909 Fax: (508) 485-8037**

**wwjabs@aol.com**

American Express  
c/o Becket and Lee  
Po Box 3001  
Malvern, PA 19355

Amex  
Po Box 297871  
Fort Lauderdale, FL 33329

Bank Of America  
4060 Ogletown/Stam  
Newark, DE 19713

Capital 1 Bank  
Attn: C/O TSYS Debt Management  
Po Box 5155  
Norcross, GA 30091

Chase Home Finance  
PO Box 78116  
Phoenix, AZ 85062

Citi  
Po Box 6241  
Sioux Falls, SD 57117

City of Marlborough  
Tax Collector Office  
140 Main Street  
Marlborough, MA 01752

CMG Supp. Serv Roseville  
Wells Fargo  
MAC T7422-012  
PO Box 659700  
San Antonio, TX 78286

Collection  
Attn: Bankruptcy Department  
Po Box 10587  
Greenville, SC 29603

Discover Fin Svcs Llc  
Po Box 15316  
Wilmington, DE 19850

Gemb/gap  
Attention: Bankruptcy  
Po Box 103106  
Roswell, GA 30076

Pnc Mortgage Servicing  
Po Box 37560  
Louisville, KY 40233

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Verizon New England In  
500 Technology Dr  
Weldon Spring, MO 63304

Washington Mutual / Provident  
Attn: Bankruptcy Dept.  
Po Box 10467  
Greenville, SC 29603